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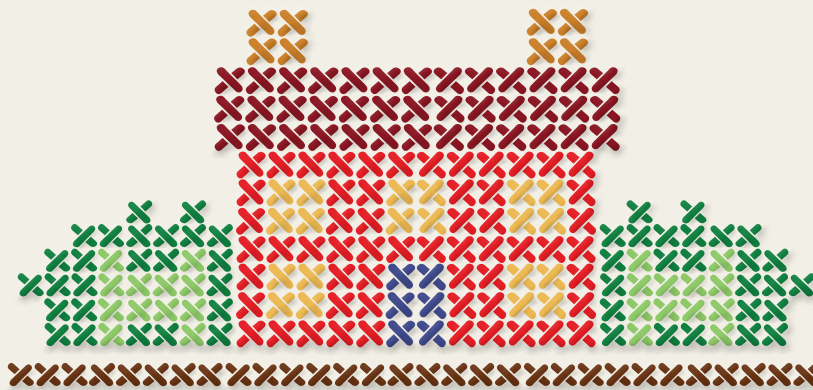
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PrimeTimes

FALL 2017

College of Science • Office of Lifespan Studies • Coastal Carolina University

IS HOME WHERE THE ♥ IS OR
WHERE THE HEARTACHE IS?



By Yoav Wachsman, Ph.D., Professor of Economics, Assistant Dean of International and Special Projects, Coastal Carolina University

“A home may not be a good form of investment, but it is, nonetheless, the right choice for many Americans. Making wise decisions regarding your home can help provide security for you and your family.”

Most Americans believe that homeownership is an integral part of achieving the American dream. After all, there is no place like home.

Despite the recent crash in the real estate market, Americans are as eager as ever to own real estate. According to a recent PEW survey, 87 percent of Americans believe that owning a home is better than renting one. Moreover, 81 percent of Americans believe that owning a home is the best investment they can make – better than bonds, stocks or other assets.

But is that true? Can a home be considered an investment? For starters, real estate is quite illiquid. While stocks, bonds and most other financial assets can be sold

at a click of a button, real estate must be listed (typically through a real estate agent), assessed, inspected and titled by an attorney before it can be sold. Closing costs for a home vary between \$3,000 and \$7,500, depending on the value of the property and the local regulations.

Furthermore, soliciting the help of an agent can be quite costly – agents typically charge 6 percent of the sales price – while trying to sell a home directly requires a great deal of work and understanding of market demand.

To understand why a home is a poor investment, consider the following scenario. Suppose that you purchased a home for \$200,000 and sell it for \$300,000 10 years

later. Isn't your pre-tax rate of return 50 percent? Hardly! The realtor will collect around 6 percent of the sales price, or \$18,000. Paying for the assessment, attorney fees and other closing costs will cost around \$5,000. A return of \$77,000 still sounds good, but don't forget that, unlike stocks and bonds, owning a home requires many expenses. Homeowners must pay association fees (say around \$300 a month or \$36,000 over 10 years), property tax (this varies greatly by state, but \$1,000 a year for a \$200,000 home is a conservative estimate) and maintenance (around \$4,000 a year or \$40,000). Also, since most people borrow 80 percent or more of the value of the home, interest on the mortgage (roughly \$50,000 for a low 3.5 percent



APR). In fact, in this case you lose more than \$46,000, and that’s without accounting for the purchase cost, insurance, income taxes (on the sale) or inflation!

This scenario assumes that the price of home will continue to climb. However, that was not the case recently. Adjusted for inflation, the average value of home decreased by 20 percent from 2006 to 2016. And while prices of homes can appreciate in the short run, every house is bound to deteriorate in the long run.

But there is a more fundamental reason why you should not consider your home an investment. That is because unless you decide to live in a tent once you sell your home, you will need to buy another one. That means that any financial gain that you made on the house will probably be invested in your next home. The exception occurs when you sell a house in a high-cost area and buy one at a lower-cost area. Many transplants to the Grand Strand sold an expensive house in the Northeast and bought a similar or larger home in Myrtle Beach area for a fraction of the price.

Finally, bequeathing a home is far more complicated than giving your inheritors stocks or mutual funds. Your heirs may wish to live somewhere else, and splitting a home between multiple inheritors is far more intricate than dividing financial assets.

So does this mean that you should not purchase a home? Not necessarily. Buying a home provides you and your family a sense of security, the freedom to alter your home and a collateral to borrow at a low rate. Also, in some areas, homeownership costs roughly the same as renting a home. Just bear in mind that buying a home is not really a financial investment. If you want to invest in real estate, then buy a rental property or invest in a real estate investment trust.

If you are thinking about buying a home, consider the following tips.

First, only buy a home if you are planning to stay in it for an

extended period of time (at least five years) or are, at least, able to rent the house once you move out. This will reduce the chance of you ending up upside-down on your mortgage (meaning that your mortgages exceeds the value of the home) if the real estate market takes another downturn.

More importantly, buy a home that does not stretch you financially. Your bank may allow you to use up to 30 percent or even 35 percent of your income to pay for a mortgage, but you should not spend more than 28 percent of your income on the mortgage, insurance, homeowners association fee and taxes, even if it means living in a smaller home.

Consider investing in a brick or a cement rather than a wood frame house. Wood houses are cheaper, but they require more maintenance, do not provide good insulation and can easily fall victims to Mother Nature’s wraths, including strong wind, floods, fires and termites.

Regardless of what kind of home you buy, make sure that it is fully insured, which should include buying flood insurance. You should ideally buy your home in an up-and-coming area (an area that is inexpensive now, but is likely to experience strong growth). In our area, The Market Common and Carolina Forest areas are likely to continue experiencing strong growth.

Finally, if you have multiple heirs, make sure to discuss with them who would receive the house and how your assets will be divided among them. This could help prevent a conflict among your inheritors.

A home may not be a good form of investment, but it is, nonetheless, the right choice for many Americans. Making wise decisions regarding your home can help provide security for you and your family.

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Dessert Tips for Diabetics

With a little knowledge and some self-control, dessert can fit into anyone’s diet, even if you have diabetes.

By Larissa Farnam, DHSC, RD, LD, IBCLC, Clinical Nutrition Manager, Conway Medical Center

For some people, the meal is not over until dessert has been eaten. For people with diabetes, limiting excess sugars and carbohydrates is vital to their health. With a little knowledge and some self-control, dessert can fit into anyone’s diet, even if you have diabetes. A registered dietitian can help you determine what foods are best for you.

With an increase in cases of diabetes in the United States comes an increase in products available for diabetics. Artificial sweeteners range from individual packets to liquid drops to large bags for baking purposes. Likewise, some desserts that were once taboo to diabetics because of the high sugar content are being made with artificial sweeteners.

But just because a food is labeled “sugar-free” does not mean it is carbohydrate-free. For example, sugar-free ice cream may not have sugar added to it, but it is still made from milk, which is a natural form of carbohydrate. In addition, some diabetic desserts made from sugar alcohols may produce a laxative effect, especially if more than the recommended serving is consumed.

Check the labels and ingredient lists and choose a product low in total carbohydrates and with a sweetener you know you can tolerate without difficulty, but remember that a food labeled “sugar-free” or “no sugar added” does not mean it can be eaten without regard to portion control.

A naturally healthy way to satisfy your sweet tooth is to reach for a piece of fresh fruit or low-fat yogurt. Another idea

is to sprinkle a small handful of berries on low-fat ricotta cheese for a creamy dessert that takes the place of ice cream. Although both fruit and dairy products contain carbohydrates, these complex carbs are naturally occurring and the foods contribute other nutritious qualities such as vitamins, minerals and fiber.

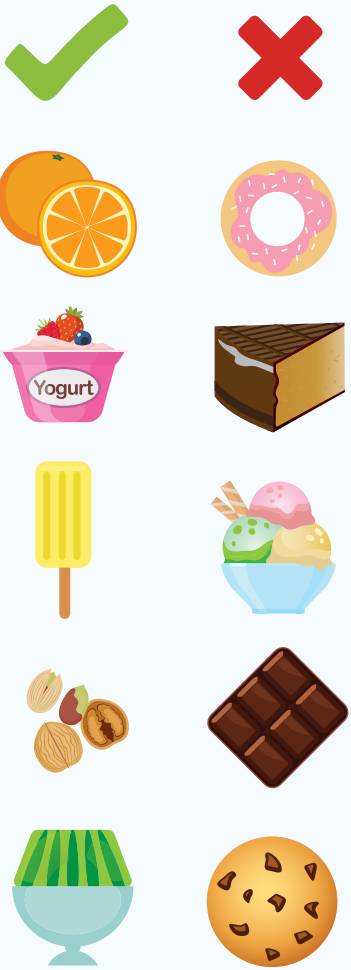
Sometimes the only solution to satisfying a craving is to eat the food. With diabetes, moderation is key. For example, if you attend a birthday party and would like to eat a piece of cake along with the other guests, choose a small piece from the center with less icing, and account for the carbs as part of your whole meal. This may mean eating a smaller portion of pasta or foregoing the roll at dinner, for example.

On other occasions, to satisfy your chocolate craving, eating a couple chocolate kisses may do the trick without breaking your diet, but an entire candy bar may produce dangerously high blood sugars. Other ways to satisfy a chocolate craving include low-fat chocolate milk made with sugar-free syrup, low-fat chocolate pudding or sugar-free hot cocoa.

Some desserts can be considered free foods because they are calorie or carbohydrate-free. These foods include sugar-free ice pops and sugar-free gelatin. Try making your own ice pops by pouring a prepared sugar-free drink mix into a small paper cup with a wooden stick and freezing it. Or you can eliminate the stick, partially freeze it and scrape with a spoon to make a slush.

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DESSERT CHOICES



American Diabetic Association:
Sugar and Desserts
<http://www.diabetes.org/food-and-fitness/food/what-can-i-eat/sweeteners-and-desserts.html>



Memory and Aging: What It Is and What It Isn't

Most people as they get older experience from time to time what are often referred to as “senior moments.” In some cases, these are humorous experiences, but often they are not because of what they signal to middle aged and older persons: “This could be the first sign of Alzheimer’s disease.”

Indeed, Alzheimer’s is a common disorder that some, though not all, people experience, but this form of dementia is distinct from simply growing older. Additionally, it is important to know that failures in judgment also define Alzheimer’s disease, as is an awareness that one has forgotten a name, an address or a phone number. People with Alzheimer’s disease, particularly those whose illness is advanced, are often unaware that they have already asked a question several times. Thus, repetitive failures in memory without an awareness of the fact that one has forgotten something are concerns that should be explored with a specialist.

In contrast, normal aging, while often accompanied by an inability to remember a name or a date, is also characterized by a return of that which has been forgotten – the “ah-ha!” moment that we all experience when we are no longer trying to remember that name or date. At the minimum, educating oneself about what is and is not normal aging is important in understanding memory and aging. In this respect, the Alzheimer’s Association has much information that is publicly available regarding the difference between normal aging and Alzheimer’s disease.

Types of Memory and Aging

Memory is really memories – different types of memory exist, and each changes with age in a somewhat different manner and for different reasons. Moreover, memory also applies to our recall for what has already happened (retrospective memory) as well as what has yet to happen (prospective memory). In addition, we often separate memory for details (episodic memory) from memory for more general understandings, ideas and concepts (semantic memory).

Different memory structures exist:

- 1 Sensory memory, characterized by very rapid decay (half a second), is not really memory per se in that it is preattentive – it requires no conscious effort to employ. Some might describe this as almost photographic in nature. Assuming that persons do not have significant sensory (vision, hearing) loss, there is little decline with age in sensory memory.

- 2 Primary memory is limited to what can we consciously retain or hold in our heads at any one time (between three and seven words or numbers). Once the capacity of one’s primary memory is exceeded, something must be done with that information (e.g., a phone number, one’s Social Security number), or it will be lost. For example, in order to avoid losing information (e.g., a phone number), we might rehearse those numbers in repeating them over and over, or we might write them down in a notebook or planner. In addition, it is important to distinguish between active (repeating a list of digits that one heard back in reverse order) and passive aspects (repeating these digits back in the same order) of primary memory. Because it requires more effort and attention, we find greater declines with aging in active primary memory.

- 3 Secondary or working memory picks up when limits of primary memory have been exceeded. In order for something to exist in secondary memory, one must have processed it in a manner which allows it to exist so that it can be eventually transferred to tertiary (long-term) memory. Thus, depending upon how information has been processed, it will be easier to recall – it can be accessed when necessary. In secondary memory, age deficits are common, dependent upon how that name or date has been processed and the nature of what it is to be remembered. Primary and secondary/working memory are often collectively described in terms of short-term memory.

- 4 Tertiary (or long-term) memory is nearly unlimited in its capacity, and age declines in tertiary memory reflect the datedness and personal meaningfulness of that which we have stored. For example, we remember events from long ago because they are more personally meaningful to us, and they become more permanent in tertiary memory because we have spent more time assigning meaning to them. We talk about and think about them and write them down (all forms of rehearsal) as we do not want to forget, and in doing so, they become even more meaningful to us and thus more permanent, e.g., our children’s and grandchildren’s names, and of course, our own names! This permanence and meaningfulness of material in tertiary memory is commonly experienced in terms of being able to remember a significant life event (e.g., one’s anniversary) but not being able to remember what one had for dinner a month ago.

Memory Processes and Aging

We have noted several times that how a name or a date is processed influences whether we can remember it later, whether it exists in primary, secondary/working, or tertiary memory. What does this mean? We can think of how we process information as a series of steps or stages, each of which is dependent upon the other, and each of which ultimately influences whether something is learned and later recalled. Remember, one cannot recall that which has not been learned! He who learns nothing has nothing to forget!

- 1 The first process is termed registration. For something to be registered, it must exceed our sensory threshold. For example, did we even hear or see the information presented to us? Information does not exceed our sensory threshold for many reasons: We might be distracted and consequently not paying attention to what we are seeing or hearing, or we may fail to hear or see something because we have forgotten our glasses or hearing aids. Alternatively, it may have been printed too small or had little contrast (e.g., a restaurant menu read in a dimly lit room, the fine print details on a contract) and thus it is not seen at all. Perhaps the person speaking to us did not speak clearly or loudly enough, or spoke too quickly, undermining our hearing something that we may need to recall later. In each case, that information will simply not exist for us – it will not be available to us so that we can process it further because it did not exceed our sensory threshold.

- 2 The second and most important memory process (assuming that information exceeded our sensory threshold) is encoding. When we encode something, we assign it meaning. That it is meaningful to us is because of the manner in which we have encoded it. This encoding can take many forms: for example, using a rhyme (e.g., “Don’t scream, call Akim”) or an image (an image of a hammer to help remember Mrs. Hammerville’s name) to help us learn something so that we can recall it later. In essence, when we encode something, we are associating it with something that already has meaning. Hence, all memories that have been successfully encoded are associative in nature – something that is initially not meaningful (a name or a date) becomes so because of that with which we associate it. We will have more to say about encoding later.

- 3 The third memory process is storage. Storage reflects how items to be remembered have been encoded. Information is stored in an organized manner because we have a logical pattern or scheme that reflects our encoding of it, much like tabs on a file in a file cabinet. If the tabs do not make sense/are not organized in any coherent manner, the files they index are going to be more difficult to find, if we find them at all! At the minimum, it’s going to take us longer to find them because they were poorly organized in the first place!

We have all had the experience of looking for something in a familiar place, only to find it is not there. Perhaps we were distracted and put it down in an unfamiliar location. Likewise, shopping is much more efficient and indeed quicker if the items on our shopping list are organized in some manner (e.g., fruits/vegetables, meat, dairy products, pet supplies, cereal – each has a particular location in the store and we organize our list to reflect this). Thus, storage reflects how organized items to be remembered are. Their relationship to one another should be systematic and logical.

- 4 The last memory process is retrieval. Retrieval simply reflects the act or process of getting information out of storage. If the name or date to be remembered has been poorly encoded, it will not easily be stored, which will make it more difficult to locate. As older persons have more information (e.g., names, dates, addresses and phone numbers) to sort through, retrieving information that has been stored and which exists in addition to all the other names, dates, etc., we have accumulated over a lifetime will likely take longer and be more difficult. For example, who would most likely be able to recall the name of one’s first-grade teacher: a 7-year-old or a 70-year-old? Hence, encoding and storing an important address or appointment in a manner that is especially meaningful and organized is very important in retrieving it. We have all had the experience of where to lay our hands on an important document when we need it. If we have no special place for that document or have carelessly laid it down, it will be very difficult to find. The above memory processes (registration, encoding, storage, retrieval) determine whether information to be remembered passes from short-term to long-term memory.

Memory, Attitude and Aging

Though we do not always recognize it, our attitude toward our memory is as important as our memory skills per se to maintaining and improving our memory as we get older. This attitudinal aspect of memory is reflected in how we use our memory skills on an everyday basis, termed practical memory – how we cope with everyday living in using our memories.

Practical memory has four components:

- **Metamemory** – whether we under- and over-estimate our memory skills
- **Memory Self-Efficacy** – how much confidence we have in our memory skills
- **Memory Management** – strategies we use daily to maintain our memory skills
- **Memory Remediation** – how we go about improving our memories

It is important to recognize that memory improvement and memory loss are cyclical.

Regarding memory difficulties:

- Experience with failure leads to negative self-statements.
- Negative self-statements lead to emotional reactions (e.g., anxiety, alarm).
- Emotional reactions lead to a lack of self-confidence.
- Loss of self-confidence leads to further disuse of available skills.

In this respect, relying on technology (e.g., storing numbers or passwords on a computer or a phone) actually can diminish your memory self-efficacy in no longer requiring you to commit these items to memory. For all its wonders, in this case, technology can work against you by making you vulnerable to its availability in contrast to you making the effort to memorize a name or a number!



Relying on technology (e.g., storing numbers or passwords on a computer or a phone) actually can diminish your memory self-efficacy in no longer requiring you to commit these items to memory.

Your attitude is everything!

Everyone experiences memory difficulties from time to time. Importantly, with age, memory does NOT necessarily decline – you have control over whether your memory fails or not, and moreover, memory difficulties are episodic. They vary by persons, times and materials. It is also important to recognize that our memories do not function in a vacuum: They are impacted by the stresses we experience, whether we are depressed, anxious, tired, ill, or visually/hearing impaired or not. Medications sometimes interfere with memory in undermining attention, concentrations, and thus learning and memory.

Memory Improvement

The first step to learning new memory skills is to conduct an honest self-assessment.

Is your attitude self-defeating or optimistic about your memory and about life in general?

What is important enough to remember? (Sometimes writing things down is not only a good “Plan B,” but also strengthens associations that are key to recall. Use post-it notes and calendars if necessary.)

As registration is influenced by whether we are distracted or not, are you trying to multitask when trying to learn and recall something? Focus and organization are important, as is patience in learning new memory skills.

Do you accept that you will have difficulty from time to time in recalling things that you have done or will need to do? In learning new skills, maintain a relaxed and realistic attitude, proceeding slowly and deliberately. Be realistic – you are going to fail from time to time; improvement takes time!

Do you understand what you need to remember? Material that is new, difficult, complex or more rapidly presented is going to be more difficult to learn and recall.

Are you accurate and realistic about your capacity and skills in learning and recalling new information?

Do you have self-confidence in your ability to learn and recall information as well as in your ability to improve your memory?

What do you do when interacting with others who have important information that you must learn and recall? Listen carefully, pay attention, and ask others to say things again, more loudly, slower, or in a different way if necessary.

How do you listen? Focus on the meaning, not the sound of words in recalling them – search for meaningful associations in what you are reading or hearing.

Where do you begin? Rehearse/associate what you want to remember with something you already know.

MEMORY TRICKS



Concluding Thoughts

- Challenge yourself daily. Introduce variety into your everyday routines, and look for opportunities to develop and use your memory skills.
- Daily stimulate yourself mentally. Watch the evening news, "Wheel of Fortune" or "Jeopardy," or listen to NPR.
- Take care of yourself emotionally. Remain optimistic and resilient in the face of change; get help for any difficulties you are experiencing.

- Take care of yourself socially. Avoid loneliness and surround yourself with people you like.
- Take care of yourself physically. Proactively take care of your health.
- Stay positive. Focus on what you can do, not on what you cannot do. These are all essential to maintaining and improving our memory skills as we age.

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YOGA

is for EVERY BODY

By Elise Angell CLC, CHHC, Teaching Associate, Kinesiology,
Coastal Carolina University; Yoga/Mindfulness/Meditation Instructor



WHAT IS YOGA?

The actual definition is a connecting or joining of the mind, body and spirit. It's referred to as a practice. The main thing about practice is that you are going to get better at anything you do over an extended period of time with frequency. The benefits of this ancient practice are amazing and kind of sneaky, as it works from the inside out.

If you've never practiced yoga, it can be intimidating as to where to start. The good news is that there are so many different types of yoga for every level and age, so you can definitely find the perfect class for you. Even within each pose there are many modifications, and you can use props like chairs, blocks, straps and bolsters that make it more accessible.

Approach yoga like a foreign language. You're not going to learn to speak Spanish in a day, and you're not going to learn yoga in a day. The practice is experiential, in that you start where you are at

this point in time. You might be asking your body to move in ways it never has or hasn't in a while. Be patient and let your body get used to the movements.

THE MIND

Practicing yoga is good for your brain and has a positive effect on your overall mental and emotional state. The meditative quality of the practice stimulates your brain and increases cognitive ability. It also helps reduce stress, worry, anxiety and fear and brings about a state of positivity, peace, calm and joy.

It uses the breath (pranayama) as an integral part of the practice, focusing on movement in conjunction with your breath. This not only helps keep you in the present moment, but also helps strengthen your diaphragm, lungs, heart, core and the muscles of the pelvic floor. Breathing properly can infuse your body with increased oxygen and lung capacity; increase depth of breath, which gives you clarity of thought, better decision making ability,

less impulsivity and decreased emotionality/mood swings; aids in digestion; helps your immune system; and allows you to breathe easier when you sleep, so you become more restful, awake and aware.

THE BODY

The physical part of the practice helps with both strength and flexibility. Yoga is weight-bearing in that you use and lift your own body weight. It's good for the muscles, bones, ligaments, organs and fascia.

The actual poses in yoga can be healing for the body, as well. For example, twists help strengthen and keep the spine moving in all directions, detoxes organs by infusing them with fresh blood and oxygen, strengthens your core, and opens the hips. Balancing poses help strengthen your feet, ankles, legs and core, creating better stability with walking and sudden weight shifts.

There are even some poses that get you upside down. This allows blood to flow to the head, scalp and eyes; increases focus; relieves stress; decreases fluid buildup in the legs, ankles and feet; and aids in digestion.

The more you practice, the more you learn to listen to your body and begin to understand it better. It's possible that you will start to look at your life in a new way and make different choices in every aspect of your life from the food you eat and drink to your thoughts and relationships. Your family and friends may even start to ask you what you're doing differently, because you will naturally start to become less reactive and more calm. The things that used to bother you may not matter as much.

THE SPIRIT

There is so much commotion in our everyday lives, and we tend to keep the plates spinning, which can not only be a distraction but exhausting. When we stay in constant motion, not slowing down, we start to miss the beautiful nuances of life.

Within each inhale and exhale there is a pause, a space. It's in that space where we find grace and peace. When you can focus on increasing that space, then that is when greater peace and joy comes.

The physical yoga poses can be viewed as a meditation in motion and an opportunity for you to get reacquainted with you. The physical practice helps get the body ready for the seated practice. Another part of the yoga practice is contemplation or having a seated meditation practice, which gives you a greater sense and connection to the self and what I call food for the soul.

If you've never tried meditation, sometimes it's difficult to wrap your head around how just sitting with your eyes closed and being still can be life-changing. In addition to a physical practice, I've committed to a daily meditation practice for many years now, and it's amazing.

I've been practicing yoga for almost 11 years and teaching it for seven, and it has changed my life in profound ways. Because of this, I love teaching and sharing the practice in any way. If you decide you want to give it a try, in addition to yoga studios, most gyms, health centers and churches offer some kind of yoga. You'll not only gain a stronger, more flexible body and mind, but there's an opportunity to become a part of a community and find a group of like-minded individuals. Even if you try a yoga class and decide now is not the time for you, you've cracked the door on a new experience.

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BEGINNER YOGA POSES

WITH SANSKRIT NAMES





Is It Time to Consider Individual Bonds?



By Norman F. Whiteley

As interest rates appear to be moving into a pattern of steady increases, the climate is becoming more attractive to consider investment in individual bonds rather than bond funds for part of the retirement portfolio. While I believe it's important to invest a portion of the retirement portfolio in stocks for growth, it's also important that a portion of the portfolio be kept in investments that are less volatile and more secure than stocks.

The relative portion depends on an individual's circumstances, risk tolerance and objectives. Usually that "secure" portion is invested in bonds and cash, with bonds preferred for higher income. In recent years, however, interest rates have been so low that the difference in returns between bonds and cash (or cash equivalents) has been extremely low. The only way to get higher returns with bonds is by taking advantage of gains in bond values based on volatility in stock market prices as a result of increased risk factors. It requires trading in bonds to take advantage of these gains.

Trading in bonds, however, is higher risk and not the role that I believe bonds should play in the retirement portfolio.

Furthermore, it's not something the average retiree is equipped to do.

The alternative is to invest in managed bond funds or some other managed bond trading arrangement, and that was a viable alternative as long as interest rates stayed low and bond values increased. However, as interest rates rise, investing in bond funds becomes riskier. When rates go up, bond values go down. When an investor buys an individual high-quality investment-grade bond and holds it to maturity, the investor has a high degree of confidence that he or she will collect the amount invested in the bond plus the return promised when the bond was purchased. No such certainty is available with a bond fund. The bond fund never matures and as the rates rise, the value of the fund may decrease and the ultimate value originally invested may or may not ever be recovered. The investor is totally reliant on the skill and discretion of the fund manager.

Now that rates are on the rise, investing in individual bonds and holding them to maturity is becoming increasingly attractive for those who wish to have a high degree of confidence that the

value of a portion of their portfolio is both reasonably secure as well as yielding a predictable return that is at least close to or above the rate of inflation.

There are a number of factors to consider when purchasing individual bonds. The first, of course, is risk. As with most investments, the higher the risk the higher the return, but if an investor's philosophy for the bond portion of the portfolio is to have low risk, then investing in a lower risk investment grade bond should be the strategy.

Ratings by the three rating agencies, Moody's, S&P and Fitch, for investment grade bonds range from a low of BBB (or Baa) to a high of AAA (or Aaa). Anything lower than BBB should be considered highly speculative with a high risk of loss. These are usually called "junk" or "high yield." If you see a "C" rating, this is not "average." C means the bond is on the verge of imminent default. D is in default.

There are various subcategories of the ratings from the As to D. Yield is another criterion as well as maturity. Usually for similar risk rating and maturity the yields are very close.

There are a number of other criteria to consider that should be selected to meet an investor's objectives. Questions like:

- How are dividends paid? Are they monthly, quarterly, semi-annually, annually or accrued as part of the bond value?
- Are there call provisions, i.e., can the issuer redeem all or part of the bond prior to maturity?
- Does the bond have a put provision, i.e., the right for the investor to sell the bond back to the issuer at a certain price?
- Is the interest taxable? Most municipal bonds are free of federal tax and may be free of tax for the state in which the investor resides, but some may be subject to alternative minimum tax.

In considering a bond yield, it's necessary not only to look at the coupon rate; the broker should also indicate the "yield to maturity" for the given bond. This is the yield you will actually receive based on the price you pay. You should also see a "yield to worst," which is the worst yield that would be obtained if a call provision is exercised.

Investing in individual bonds does require that a number of criteria be considered to ensure that the bond fully meets an investor's objectives. Bonds can be an important part of an investor's portfolio, providing both a predictable income stream as well as a lower risk alternative to stocks.

One strategy to consider in the current environment is to ladder maturities over the next five years and then reinvest at a potentially higher rate as bonds mature. For retirees, bonds are a good alternative for balancing an investment portfolio and the time to consider buying individual bonds may be moving into focus.

Norm Whiteley has more than 25 years of experience with nearly a dozen money managers from some of the most prominent financial firms in the country. He can be reached at nwhiteley1@verizon.net.

For retirees, bonds are a good alternative for balancing an investment portfolio and the time to consider buying individual bonds may be moving into focus.



EAT, DRINK, SLEEP...EXERCISE?

By Alayna L. DeFalco, M.S., Lecturer, Exercise Sport Science, Coastal Carolina University



It is a scientific fact that the human body must receive fluids, nourishment and rest in order to survive. These are necessities that we need, and without them, our body will slowly begin to shut down.

It is also scientifically known that physical activity has been shown to improve quality of life in many ways. So then why isn't exercise part of life's equation? Up until the age of 30, our body can sustain its muscle mass without really declining, even if regular exercise is not in the picture. Around the age of 40, if regular physical activity has not been incorporated, bodies start to lose about 10 percent of muscle mass every decade of life. In addition, after the age of 60, this percentage increases to 15 percent. Once a body begins to lose muscle mass, we can start to see the effects of this damage.

Have you noticed that getting up and down the stairs all of a sudden causes you to be out of breath? How about carrying fewer grocery bags from the car to the house, or even squatting down to reach a lower cabinet? Loss of balance is also a sign of muscle atrophy. Some of you may have noticed that you are unable to put on your pants one leg at a time without leaning against the bed or holding on to a chair.

There are copious amounts of research to show the positive effects of exercise: It controls blood sugar, reduces fat mass, increases bone density, and overall helps you live a healthier, more functional life. With all of these known benefits, the question still remains: Why isn't exercise a part of life's survival equation? What is holding you back from partaking in at least two to three strength-training sessions a week, or walking at least 30 minutes on most days of the week? We study many barriers to exercise, and even though most people know they should do it, it still is not part of their lifestyle.

Fill in the blank: *I do not participate in regular exercise because:*

Did you answer with any of these options?

- Do not have enough time
- Find it inconvenient
- Lack self-motivation
- Do not find exercise enjoyable
- Find exercise boring
- Lack confidence
- Fear of getting hurt (or hurt again if an injury occurred in the past)
- Lack of support from family and friends
- Do not have parks, sidewalks, bicycle trails, or safe and pleasant walking paths convenient to home or office
- Lack of finances

Those are the top 10 barriers to exercise for those who can't seem to incorporate exercise into their lifestyle.

It is known that without exercise, the body will not decline within a couple days, but over years. Is exercise not part of your equation because it is not an immediate negative effect? Do you ever find yourself wishing you had done things differently when you were younger, like eat better, exercise more, refrain from smoking/drinking?

There is good news: It is never too late to start an exercise regimen. In fact, the older you are, the faster you will benefit from the positive effects of exercise than someone 20 years younger than you. So why wait until the negative effects start to set in? Why not fit exercise into your life's equation now?

Eat + Drink + Sleep + Exercise = a better YOU!

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Senior citizens ages 60 and older who live in South Carolina are eligible to take classes for FREE at Coastal Carolina University based on the availability in the course. These courses may be taken on campus or online for a \$25 distance learning fee. Coastal offers more than 700 courses that are online. Five graduate degrees and three undergraduate degrees are completely online. More classes and programs are being added frequently, so please check often. For more information on our online courses and degree programs, visit www.coastal.edu/online.

Get started today by downloading the free tuition application!



PrimeTimes *wants to hear from YOU!*

If you have comments or questions about articles in this issue, want to submit a letter to the editor, ask a question or make a comment, or if you would like to suggest appropriate subjects for consideration in future issues, the *PrimeTimes* staff wants to hear from you. If you want to be added to the *PrimeTimes* mailing list, just email, call, fax or write to let us know. Previous issues of *PrimeTimes* can be viewed at coastal.edu/lifespan.

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FIT WITHOUT FAT

By Jessica Stalvey, B.S., Coastal Carolina University,
Certified Personal Trainer, Fitness Coordinator, Conway Recreation Center

According to the National Institute of Diabetes, obesity is a chronic condition that affects more than one in three adults and nearly 17 percent of children in the United States. Another one in three adults is overweight. Being overweight or obese increases your risk of type 2 diabetes, heart disease, stroke, fatty liver disease, kidney disease and other health issues.

If you are struggling with your weight, a healthy eating plan and regular physical activity may help you lose weight and keep it off over the long term!

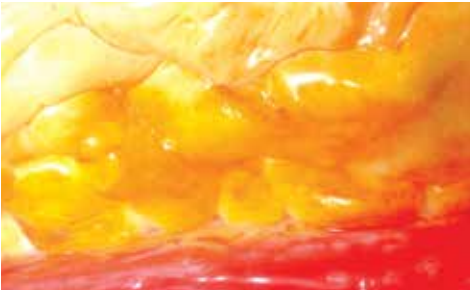
Did you know that it takes 3,500 calories to burn just one pound of fat? This fact is easy to dismiss by itself, right? But a picture can speak a thousand words.



One pound of fat tissue.

You may be in a place that you begin to kick yourself for not falling into a fit category for yourself. However, the blame game never works; it only causes guilt. Guilt is never productive, so we have to find a motivator!

Let’s examine what fat tissue looks like.



Not a pretty sight, is it? It is amazing how inundated we are in our society with pictures and images, yet most of us find the time to avoid or make excuses for what can complicate and inhibit our lives. As you can see in the accompanying charts, fat takes up more space than muscle, and its properties suffocate joints. Muscle is denser in property but breathes life into knees, hips and back joints.

Fat can be the enemy without balance, as are most things that are intended to work in harmony. However, for most of us, with a bit of planning, weight management has the potential to fall below balance as a problem.

Basic physiology states that we as human beings should have a certain level of fat tissue for growth function, immunity health or to use as an energy source.

Take moment to investigate these ACSM (American College of Sports Medicine) body fat charts (right column).

The first step for change is acknowledgment. Raw truth can be tough, but know your numbers. It is hard to argue with numbers; they speak their own language and seldom will they mislead you! If you are unaware of what your body fat percentage is, I would encourage you to seek resources available that help with a particular area of assessment. Ask your physicians for areas of referral that will help you obtain your numbers.

Men’s Norm Chart: Body Composition (fat %) per ACSM					
	AGE				
PERCENTILE	20-29	30-39	40-49	50-59	60+
90 (Excellent)	7.1	11.3	13.6	15.3	15.3
80	9.4	13.9	16.3	17.9	18.4
70 (Above Average)	11.8	15.9	18.1	19.8	20.3
60	14.1	17.5	19.6	21.3	22.0
50 (Average)	15.9	19.0	21.1	22.7	23.5
40	17.4	20.5	22.5	24.1	25.0
30 (Below Average)	19.5	22.3	24.1	25.7	26.7
20	22.4	24.2	26.1	27.5	28.5
10 (Poor)	25.9	27.3	28.9	30.3	31.2

Women’s Norm Chart: Body Composition (fat %) per ACSM					
	AGE				
PERCENTILE	20-29	30-39	40-49	50-59	60+
90 (Excellent)	14.5	15.5	18.5	21.6	21.1
80	17.1	18.0	21.3	25.0	25.1
70 (Above Average)	19.0	20.0	23.5	26.2	27.5
60	20.6	21.6	24.9	28.5	29.3
50 (Average)	22.1	23.1	26.4	30.1	30.9
40	23.7	24.9	28.1	31.6	32.5
30 (Below Average)	25.4	27.0	30.1	33.5	34.3
20	27.7	29.3	32.1	35.6	36.6
10 (Poor)	32.1	32.8	35.0	37.9	39.3

Begin to track your numbers. Achieving overall health and body composition reduction is more than just what the scales say! Get involved in your local recreation facilities so you can remain educated and seek innovative/creative ways to remain active and fit.

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Bits and Bytes

PrimeTimes readers often call or email with questions about websites that deal with specific issues, i.e., health, finance, retirement, etc. Readers also suggest websites they’ve found useful and informative. The following are some websites, mostly about heart and health, that readers have recommended:

- **alarms.org/ guide-to-senior-safety-at-home**
An American Heart Association-sponsored website geared to helping people set up a plan to achieve targets on seven different risk factors for cardiovascular disease.
- **mylifecheck.heart.org**
An American Heart Association-sponsored website geared to helping people set up a plan to achieve targets on seven different risk factors for cardiovascular disease.
- **cardiosmart.org**
An educational site for patients sponsored by the American College of Cardiology.
- **womenheart.org**
An educational and support group website focusing on prevention and treatment of women affected by heart disease.
- **my.clevelandclinic.org/heart411book**
Heart 411 is the definitive guide to heart health written by two of America’s most respected doctors at Cleveland Clinic.
- **encore.org**
An organization that encourages seniors to have continued involvement in the work world, including starting a business or charity and a variety of endeavors.
- **icaa.cc**
The International Council on Active Aging is an organization supporting wellness environments and services for adults older than 50.



- **gracefullyaging.org**
The “Neighbor to Neighbor” program is a volunteer program dedicated to helping Horry County “neighbors,” doing such things as transporting people to appointments. In March 2015, 108 “neighbors” were served. The “N2N” program is always in need for volunteers as the “neighbor” community continues to grow. The organization has a newsletter.
- **reynoldsriskscore.org**
Reynolds Risk Score is designed to predict your risk of having a future heart attack, stroke, etc.
- **agingsociety.org**
A website that PrimeTimes receives and readers may find of interest is from the National Academy on an Aging Society. The publication/newsletter covers a broad area, including health and government policy.
- **www.realage.com**
Deals with a wide range of heart issues.

Other Sites

American Diabetes Association: diabetes.org
American Heart Association: heart.org
American Cancer Society: cancer.org
American College of Sports Medicine: acsm.org
Alzheimer’s Association: alz.org
Centers for Disease Control and Prevention: cdc.gov

Center for Aging and Population Health: caph.pitt.edu
National Arthritis Foundation: arthritis.org
National Institutes of Health: nih.gov
National Institute on Aging: nihseniorhealth.gov
Note: If you’re a member of a health plan that offers the “Silver Sneakers” program, see silversneakers.com and healthways.com.



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PrimeTimes recognizes that there's always room for a smile – occasionally even a laugh out loud – among the serious topics we address. If you have a humorous story about the lighter side of aging, send it in and we may publish it in a future issue of the newsletter.

For my grandmother's 80th birthday, we had a huge family celebration and even managed to get a photo announcement printed in the local paper.

"That was a nice shot," I commented.

"It's my passport picture," she revealed.

"Really?" I stared in amazement at my homebody grandma. "Where did you get it taken?"

"Walgreens!"

At his 103rd birthday party, my grandfather was asked if he thought he'd be around for his 104th.

"I certainly do," he said. "Statistics show that very few people die between ages 103 and 104."